

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

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By: Stacey L. Mullen, Esquire (SM5598)

In Re:
Michael A. Rafine,

Case No.: ____24-12789
Judge: ____JNP
Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION
X TO CREDITOR'S MOTION OR CERTIFICATION OF DEFAULT
TO TRUSTEE'S MOTION OR CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 13 proceeding hereby objects to the following
(choose one):

1. ____ Motion for Relief from the Automatic Stay filed by creditor
. A hearing has been scheduled for
at ____ am

OR

____ Motion to Dismiss filed by the Standing Chapter 13 Trustee.
A hearing has been scheduled for ____, at ____ am.

X Certification of Default filed by creditor, M&T Bank
I am requesting a hearing be scheduled on this matter.

OR

____ Certification of Default filed by Standing Chapter 13 Trustee
I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

- ____ Payments have been made in the amount of \$ _____, but have
not been accounted for. Documentation in support is attached hereto.
____ Payments have not been made for the following reasons and debtor proposes

repayment as follows (**explain your answer**):

X Other (**explain your answer**): Debtor was diagnosed with cancer. This diagnosis has drastically affected his finances especially considering all his chemo treatments and time off from work. While debtor does not have the funds now to cure his arrears, he will receive a large disability payment in June 2025. Debtor would ask that, given his present circumstances, he pay all arrears listed in the certification of default plus his April, May and June regular payments in June 2025. The amount of the disability payment will cover all of the above arrears. Debtor's bankruptcy was filed on the eve of a Sheriff sale. Debtor asks this one last time to work with him over his arrears. He will remain current moving forward.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: 04/16/25

/s/ Michael A. Rafine
Debtor's Signature

NOTE: Pursuant to the Court's General Orders entered on January 4th, 2005, this form must be filed with the Court and served upon the creditor and the Standing Chapter 13 Trustee, **at least seven (7) days before the return date, pursuant to DNJ LBR 9013-1(d), Motion Practice**, if filed in opposition to a *Motion for Relief from the Automatic Stay*; **and within 10 days of the filing of a Creditor's Certification of Default under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions. Absent the filing of this mandatory new form, the creditor's stay relief motion will be deemed uncontested, and the creditor's appearance at the hearing will not be required.**

1/3/05/jml